

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

FERNANDO X ANDRADE  
ANITA I ANDRADE  
Debtor(s)

Case No. 06-10588

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/28/2006.
- 2) The plan was confirmed on 12/08/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/07/2007, 10/06/2008, 09/09/2009, 11/17/2010.
- 5) The case was completed on 12/28/2011.
- 6) Number of months from filing to last payment: 64.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$78,500.00.
- 10) Amount of unsecured claims discharged without payment: \$83,951.53.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$43,230.75
Less amount refunded to debtor	\$30.75

**NET RECEIPTS:** **\$43,200.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,852.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,141.94
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,993.94**

Attorney fees paid and disclosed by debtor: \$1,126.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	NA	NA	NA	0.00	0.00
BMW FINANCIAL SERVICES	Secured	17,000.00	17,000.00	17,000.00	17,000.00	3,062.37
BMW FINANCIAL SERVICES	Unsecured	NA	275.21	275.21	18.05	0.00
CERTIFIED SERVICES INC	Unsecured	52.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	4,263.65	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	1,452.77	1,452.77	1,452.77	95.26	0.00
CREDIT CARD SERVICES	Unsecured	1,600.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	1,515.58	NA	NA	0.00	0.00
DENOVUS CORPORATION	Unsecured	10,476.59	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	NA	1,365.69	1,365.69	89.55	0.00
EAST BAY FUNDING	Unsecured	513.89	592.76	592.76	38.87	0.00
EAST BAY FUNDING	Unsecured	2,475.91	2,475.91	2,475.91	162.35	0.00
EAST BAY FUNDING	Unsecured	518.43	589.40	589.40	38.65	0.00
EAST BAY FUNDING	Unsecured	607.40	689.19	689.19	45.19	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	643.62	729.68	729.68	47.85	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	236.40	296.60	296.60	19.45	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	937.58	970.25	970.25	63.62	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	380.75	380.75	24.97	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	708.30	558.72	558.72	36.64	0.00
HOUSEHOLD FINANCE CORP III	Secured	10,331.00	10,331.00	10,331.00	10,331.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	5,038.26	5,038.26	5,038.26	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	328.27	328.27	21.52	0.00
KOHL'S	Unsecured	258.02	317.26	317.26	20.80	0.00
LITTON LOAN SERVICING INC	Unsecured	NA	37,223.52	37,223.52	2,440.75	0.00
LITTON LOAN SERVICING INC	Secured	4,478.27	NA	NA	0.00	0.00
LITTON LOAN SERVICING INC	Secured	NA	NA	NA	0.00	0.00
NATIONAL ENTERPRISE SYSTEM	Unsecured	12,255.25	NA	NA	0.00	0.00
PARDA CREDIT VISA	Unsecured	NA	752.20	752.20	49.32	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	2,634.08	2,634.08	172.72	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	198.84	198.84	13.04	0.00
RESURGENT CAPITAL SERVICES	Unsecured	5,776.29	5,731.79	5,731.79	375.83	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$17,000.00	\$17,000.00	\$3,062.37
All Other Secured	\$10,331.00	\$10,331.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$27,331.00</b>	<b>\$27,331.00</b>	<b>\$3,062.37</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,038.26	\$5,038.26	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,038.26</b>	<b>\$5,038.26</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$57,562.89</b>	<b>\$3,774.43</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,993.94</u>
Disbursements to Creditors	<u>\$39,206.06</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$43,200.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/22/2012

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.